

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

Case No. 09-10407-WWB

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary Thomas Crooks
4858 Rt 322, Apartment 3
Reynoldsville, PA 15851

Annette Marie Crooks
340 E. Main Street, Suite 1
Reynoldsville, PA 15851

Social Security / Individual Taxpayer ID No.:

xxx-xx-2393

xxx-xx-5494

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/23/09

Warren W. Bentz
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service

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CERTIFICATE OF NOTICE

District/off: 0315-1
Case: 09-10407

User: jmar
Form ID: B18

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jun 23, 2009

The following entities were noticed by first class mail on Jun 25, 2009.

db Gary Thomas Crooks, 4858 Rt 322, Apartment 3, Reynoldsville, PA 15851
jdb +Annette Marie Crooks, 340 E. Main Street, Suite 1, Reynoldsville, PA 15851-0911
smg Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946,
ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
12168704 +Alliance One Receivables Management, Inc., 1160 Centre Point Drive, Suite #1,
Mendota Heights, MN 55120-1270
12168705 Bank of America, P.O. Box 15726, Wilmington, DE 19886-5726
12168709 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
12168711 +Capital One Bank (USA), N.A., c/o GC Services Limited Partnership, P.O. Box 36347,
Houston, TX 77236-6347
12168712 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
12168713 CitiCorp Credit Services, Inc., AllianceOne Receivables Management, P.O. Box 21882,
Eagan, MN 55121-0882
12168717 CitiFinancial, P.O. Box 70918, Charlotte, NC 28272-0918
12168715 CitiFinancial, Bankruptcy Dept., P.O. Box 140489, Irving, TX 75014-0489
12168716 CitiFinancial, 280 Commons Drive, Laurel View Plaza, Du Bois, PA 15801-3808
12168721 +FIA Card Services NA, c/o Advanced Call Center Technologies, P.O. Box 8457,
Grey, TN 37615-0457
12168725 +I.C. System Inc, PO Box 64378, Saint Paul, MN 55164-0378
12168727 +Letha Kohn, LK Rentals, 4935 Rt. 322, Reynoldsville, PA 15851-6071
12168728 Mark J. Udren, Esq., Udren Law Offices, P.C., Woodcrest Corporate Center,
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
12168729 +Martin Guthridge, 340 E. Main Street, Suite 1, Reynoldsville, PA 15851-0911
12168730 +McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
12168731 Timberland FCU, 821 Beaver Drive, Du Bois, PA 15801-2511
12168732 +United Recovery Systems, LP, 5800 North Course Drive, Houston, TX 77072-1613
12168733 +Wayne Road Storage, P.O. Box 220, Reynoldsville, PA 15851-0220

The following entities were noticed by electronic transmission on Jun 24, 2009.

12168704 +EDI: ALLIANCEONE.COM Jun 23 2009 21:43:00 Alliance One Receivables Management, Inc,
1160 Centre Point Drive, Suite #1, Mendota Heights, MN 55120-1270
12168706 EDI: BANKAMER.COM Jun 23 2009 21:43:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
12168705 EDI: BANKAMER2.COM Jun 23 2009 21:48:00 Bank of America, P.O. Box 15726,
Wilmington, DE 19886-5726
12168707 +EDI: HFC.COM Jun 23 2009 21:43:00 Beneficial, 90 Beaver Drive, Suite 114C,
Du Bois, PA 15801-2442
12168708 +EDI: HFC.COM Jun 23 2009 21:43:00 Beneficial Consumer Discount Co., 2700 Sanders Road,
Prospect Heights, IL 60070-2701
12168710 EDI: CAPITALONE.COM Jun 23 2009 21:48:00 Capital One Bank, P.O. Box 70884,
Charlotte, NC 28272-0884
12168714 EDI: CIAC.COM Jun 23 2009 21:48:00 CitiFinancial, P.O. Box 6931, The Lakes, NV 88901-6931
12168718 EDI: RCSDELL.COM Jun 23 2009 21:48:00 Dell Financial Services,
C/O Customer Service Correspondence Dept, P.O. Box 81577, Austin, TX 78708-1577
12168719 EDI: RCSDELL.COM Jun 23 2009 21:48:00 Dell Preferred Account, P.O. Box 6403,
Carol Stream, IL 60197-6403
12168720 EDI: BANKAMER.COM Jun 23 2009 21:43:00 FIA Card Services, P.O. Box 15137,
Wilmington, DE 19850-5137
12168722 +EDI: RMSC.COM Jun 23 2009 21:48:00 GE Money Bank, ATTN: Bankruptcy Dept.,
P.O. Box 103104, Roswell, GA 30076-9104
12168723 +EDI: RMSC.COM Jun 23 2009 21:48:00 GEMB, P O Box 960001, Orlando, FL 32896-0001
12168724 +EDI: HFC.COM Jun 23 2009 21:43:00 HSBC Mortgage Services, Inc., 2700 Sanders Road,
Prospect Heights, IL 60070-2701
12168726 EDI: RMSC.COM Jun 23 2009 21:48:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-1
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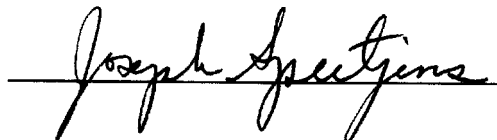
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.